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AGENTS FOR—

Pickwick Stages
California Transit Co.
Motor Transit Co.
Yelloway
Catalina Island Trips
Red Feather Stages
Los Angeles Steamship Co.

SUNSET STAGES

Time Table Effective October 1, 1927

STAGES LEAVE TORRANCE

For Wilmington and Long Beach	For San Pedro Lomita South Lomita	For Redondo Beach	For Hermosa Beach, Manhattan Beach, El Segundo Venice Ocean Park Santa Monica
8:54 A.M.	8:24 A.M.	8:20 A.M.	
7:49	6:54	7:15	
8:24	7:49	7:45	
9:15	8:24	8:10	
10:29	9:15	8:47	8:47 A.M.
11:24	10:29	9:40	10:50
12:24 P.M.	11:24	10:50	12:30 P.M.
1:24	12:24 P.M.	11:30	2:30
2:24	1:24	12:30 P.M.	4:35
3:14	2:24	1:30	6:15
4:24	3:14	2:30	8:15
5:19	4:24	3:30	10:55
6:24	5:19	4:35	
7:24	6:24	5:35	
8:14	7:24	6:15	
9:44	8:14	7:30	
11:29	9:44	8:65	
	11:29	9:55	
	12:20	11:49	

*Daily except Sundays & Holidays
†Sundays only
‡Connects for Catalina Island
§To Lomita only except Sunday

Pacific Electric Has Built 125 Homes for Employes in Torrance; Company Boosts City's Advantage

By W. G. McCammond

A summary of the results of this company's housing plan for Torrance shop and store employes shows that it has been most helpful and worthwhile. Bearing out this statement a brief review of just what has been accomplished in aiding employes in acquiring homes will be of interest.

The plan has been in effect for the past seven years. During this time a total of 125 homes have been either constructed or purchased.

Of these 125 homes, a total of 36 have been paid for in full and deeds delivered.

This company under the plan devised has invested in behalf of employes approximately \$465,000, of which amount \$250,000 has been paid toward the ownership of homes.

The great majority of the original purchasers are still in the employ of the company, well pleased with their investment and happy in the knowledge that they are well advanced toward the most treasured of life's possessions, a home.

Properties Advance

The care exercised by our management in the building of homes and appraisal of those purchased ready-built has insured stability of the investments made. This fact is borne out when it is recalled that several of the properties purchased have doubled in value, many have increased in worth very considerably, and the remainder of purchasers are enjoying a normal increase while their investment and saving mounts each succeeding month.

The plan of aiding employes in the purchasing of homes came about through acute conditions which arose in Southern California, and especially in the Torrance district, seven years ago. Due to increasing property values and accompanying sky-rocketing of rental rates, many of the 700 employes at Torrance were unable to obtain houses in that district at a rental charge within their pocket-books. Doing so, however, required that they travel exceptionally long distances twice daily to and from their work.

Appreciating the conditions that had developed the company began working out details of a housing plan. Forthwith a revolving fund of \$300,000 was appropriated for financing the purchase and construction of homes. To make it possible for all employes to be able to avail themselves of the opportunity it was specified that an initial payment of only \$100 need be made by the employee purchaser. It was further provided that the monthly payment on the unpaid balance, including interest, would be only 1%. A limit of \$4500 for a home was placed.

Low Interest Rate
Another outstanding advantage given employes comes with the interest charge on the unpaid amount being set at 6%. While the difference between 6 and 7% may appear to be of minor importance, investigation will reveal decidedly to the contrary. For example, a balance of \$4500 at 6% interest, \$45 being paid each month will be liquidated in 139 months, while at 7% it would require 151 months to pay that amount. The difference in actual dollars and cents is \$519.30. The difference between 7 and 8% is even more pronounced.

Needless to say, profit by the company in its transactions with employes in the purchase of homes was not sought. In fact, there are many advantages accruing to the employe that would not be gained elsewhere. The employe, under the plan made effective, is relieved of financing charges, mortgages and first deed discounts, also, the insistence of the company that houses be built to a suitable standard has protected employes from excessive prices and poor construction.

Under the plans developed the purchaser has two methods of acquiring the type of home desired, they being as follows:

(a) He may select a home already built, and provided it can be obtained at a fair price, will be purchased by the company for cash and resold to employe on the terms heretofore mentioned.

(b) The employe may also select a desirable and correctly priced lot anywhere in the city of Torrance or its environs, and submit his own plan. If plan is adaptable and approved by engineering department, working plans and specifications are prepared and work put out for competitive bid. Construction is carried through under the personal supervision of a construction engineer.

From the foregoing it is seen that our Torrance shop and store employes have been fortunate in being able to acquire homes financed and backed by the management. The opportunity is still available to them.

Torrance enjoys the second lowest tax-rate in Southern California. It is a well-planned, beautiful city. Improvements are all in and special assessments will not overtax the property owner. Close to the beaches, enjoying a delightful climate Torrance is a wonderful place in which to live.

A real plan service. Consolidated Lumber Co.—Adv.

Hoover Vote to Be Heavy May 1

State Expected to Pile Up Huge Majority for Secretary

With a new record established for the number of registered voters, Southern California has opened a drive to pile up the highest possible vote at the presidential primary election May 1.

There are 984,287 residents of the ten Southern California counties eligible to vote at the election, a tabulation of registration has shown.

By county the registration follows:

Los Angeles, 722,425; San Diego, 75,366; Orange, 45,015; San Bernardino, 42,309; Kern, 27,243; Riverside, 25,000; Santa Barbara, 18,071; Ventura, 13,428; San Luis Obispo, 8923; Imperial 8493.

Republican registrations in Southern California are almost double Democratic, there being 652,681 of the former to 236,192 of the latter. Prohibition party registration in the ten counties is 14,138 and the Socialist is 6517. Citizens who failed to state a party affiliation numbered 74,107 in the counties.

Inyo County, not generally included in Southern California, has a total registration of 1982, 1201 being Republican, 646 Democratic and the remainder miscellaneous.

Only 52 percent of the registered voters of the state have cast their ballots at primary election during the past ten years and it is to correct this condition that religious, social, commercial, patriotic and civic organizations have instituted their get-out-the-vote campaign.

The triangular Democratic fight is said to indicate that a heavy vote will be cast by members of this party. Republicans anticipate that their vote will be heavy despite the fact that Secretary of Commerce Hoover is unopposed in this state.

Lomita Will Be Host to Harbor District Chambers Tonight

By CARL L. HYDE

The City of Sunshine and Satisfaction, Lomita, bids you come and enjoy the hospitality, program, and features that are being arranged for devotees of the Harbor District, Thursday, April 12, 1928. The meeting will be held in the Odd Fellows' Hall, on the north side of Wilmington-Redondo boulevard, just east of Narbonne avenue. The delegate council meeting will be held at the same place at 5:30 P. M., the dinner and program following at the accustomed hour 6:30 P. M.

The Rebekahs will furnish the dinner, and entertainment numbers will be provided by splendid local talent, including two juvenile numbers.

Those who attended the last meeting at Hollydale will recall the discussion on the harbor and unified rail compact as presented by Councilman Colden. Also the resolution which was introduced the previous month, and which was referred to all member organizations for study.

Franklyn B. Cole, general manager of the Board of Harbor Commissioners, City of Los Angeles, will be the principal speaker. Mr. Cole will illustrate this subject through the showing of a very splendid film of the Harbor.

Several other important matters are to come before the delegate meeting, and we hope that mem-

DOUBLE CANADIAN EVENT
The Canadians will have a double event next Sunday, April 15, at Brookside Park, Pasadena. The Canadian Tourists Society will hold a "farewell" reunion, and the Canadians of all California will hold their annual picnic.

NEW YORK PICNIC

Dr. Geo. H. MacNeill, phone TUcker 4523, president of the New York State Society of Southern California, calls on all who have ever lived in that state to meet for the great picnic reunion, all day Saturday, April 14, in Sycamore Grove Park, Los Angeles.

ber organizations will urge their delegates to attend.

Due to arrangements for this program having just been completed, the meeting notices are getting in the mail rather late, and we hope therefore that you will assist in making up some of this lost time by promptly returning your dinner reservation notice to our host community.

Lomita enjoys a traditional reputation for hospitality and ability to show their guests a good time, and in fairness let us return our dinner reservation cards promptly so that they will be able to anticipate those coming.

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BUILD AND LIVE IN TORRANCE

THE CHARM OF THE ENGLISH COTTAGE



By R. C. HUNTER & BRO., Architects, New York

The English cottage type of architecture is ever gaining favor for the small American home, due largely to the elusive and picturesque charm of the cottage of old England.

And, in proper hands, the American modification of these charming cottages retains most of the flavor of the old and combines with it the modern American demand of an economical, livable and convenient plan.

In the little cottage herewith illustrated the architects have drawn freely from old England for the exterior and have arranged a thoroughly modern American plan to accompany it.

The diversity of materials for the exterior, stucco, stone, brick, half-timber, wood boarding and shingle, lend variety and interest and a broad low-hung roof gives the desired cottage effect.

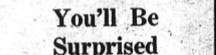
One enters the house through a vestibule, into the living room, House A-54.

The stairway is centrally located so that it serves both the main rooms and the service portion of the house.

The kitchen has a breakfast nook adjoining, also a large closet. It has a complete equipment.

This house has a frontage of 30 feet 4 inches and should have a lot with a frontage of not less than 45 feet to allow for a driveway and proper clear space.

Complete working plans and specifications of this house may be obtained for a nominal sum from the Building Editor. Refer to



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